



## State of Connecticut

### HOUSE OF REPRESENTATIVES STATE CAPITOL

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PLANNING AND DEVELOPMENT COMMITTEE

Insurance and Real Estate Committee  
Public Testimony  
March 8, 2016

TESTIMONY IN SUPPORT OF  
HOUSE BILL 5522 AN ACT CONCERNING HOMEOWNERS INSURANCE POLICIES AND COVERAGE  
FOR THE PERIL OF COLLAPSE &  
HOUSE BILL 5519 AN ACT AUTHORIZING CATASTROPHE SAVINGS ACCOUNTS FOR  
HOMEOWNERS INSURANCE POLICYHOLDERS AND ESTABLISHING INCOME TAX DEDUCTIONS  
FOR HOMEOWNERS SUFFERING CERTAIN UNINSURED PROPERTY LOSSES

Good Afternoon Co-Chairs Senator Crisco, Representative Megna; Vice Chairs Senator Hartley, Representative Zoni; Ranking Members Senator Kelly, Representative Sampson; and esteemed members of the Committee. My name is Sam Belsito and I am the representative of the 53<sup>rd</sup> District which encompasses Ashford, Tolland and Willington. Thank you for allowing me to submit testimony in support of HB 5522 and HB 5519.

I wanted to thank you for the chance to testify on behalf of these two bills which came about due to crumbling foundations in numerous residencies not only in my district, but in many areas of our state. These foundations were constructed during the mid-1980s until the late 1990s and it appears the crushed stone used contained a mineral which drastically weaken the resulting concrete. Unfortunately, the outcome of this has been the premature failure of these foundations decades before they should. In addition, not only is this not covered by homeowners insurance, but the statutes of limitations have expired, taking away most avenues of recourse for affected homeowners.

Let me say that I do have some minor questions about these bills. Although I appreciate that HB 5522 requires insurance companies to add foundations to their policies and HB 5519 establishes Catastrophe Savings Accounts to provide for homeowners suffering uninsured property losses, the question is will these bills in their current forms help constituents who know their foundations are collapsing. Yes, they take steps to help homeowners in the future, but what of now? Will they provide a mechanism to ensure constituents receive adequate compensation as they are contending with their homes literally falling out from beneath them? Even with these questions, I do feel both of these bills must be passed in order to protect homeowners.

At the minimum, we can create a system which will safeguard the livelihood of the people of Connecticut and ensure their homes are adequately protected from this dreadful situation.

A handwritten signature in black ink that reads "Samuel P. Belsito".

Sam Belsito  
State Representative, 53<sup>rd</sup> District